Case 22-11489-elf Doc 12 Filed 06/16/22 Entered 06/17/22 00:34:22 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 22-11489-elf
Joseph F. Faino
Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Jun 14, 2022 Form ID: 309I Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol		Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:

Recip ID db	Recipient Name and Address + Joseph F. Faino, 302 Tanner Ave., Hatboro, PA 19040-2223
14696596	+ Access Credit Union, 23 Commerce Circle, Bristol, PA 19007-3111
14696598	+ Bank of America, PO Box15284, Wilmington, DE 19850-5284
14696605	+ Citadel CU, P.O. Box 650, Exton, PA 19341-0650
14696611	+ Credit Control, LLC, 3300 Rider Trail S., Suiote 500, Earth City, MO 63045-1338
14696613	HSBC Retail Services, P. O. Box 71106, Charlotte, NC 28272-1106
14696619	+ Marcia Faino, 302 Tanner Avenue, Hatboro, PA 19040-2223
14696622	Nordstrom's Card Services, PO Box 100135, Columbia, SC 29202-3135
14696625	PNC Bank, National Association, P. O. Box 44101-0570, Cleveland, OH 44101-0570
14696626	+ POLICE AND FIRE FCU, 901 ARCH STREET, Philadelphia, PA 19107-2495
14696624	PenFed Credit Union, P. O. Box 247080, Omaha, NE 68124-7080
14696630	Spire Recovery Solutions, 52 Canal St., Suite 302, Lockport, NY 14094
14696636	+ Watson & Allard,PC, 24 Regency Plaza, Glen Mills, PA 19342-1001

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: jadelstein@adelsteinkaliner.com	Date/Time	Recipient Name and Address
aty	·	Jun 15 2022 00:23:00	JON M. ADELSTEIN, 3993 Huntingdon Pike, Suite 210, Huntingdon Valley, PA 19006
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 15 2022 00:24:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 15 2022 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 15 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2022 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 15 2022 00:24:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14696597	Email/PDF: bncnotices@becket-lee.com	Jun 15 2022 00:28:35	American Express, P. O. Box 1270, Newark, NJ 07101-1270
14696599	+ Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Calvary SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
14696600	EDI: CAPITALONE.COM		

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	-,		-	
			Jun 15 2022 04:28:00	Capital One Bank (USA), P. O. Box 71083, Charlotte, NC 28272-1083
14697241	+	Email/Text: bankruptcy@cavps.com	Jun 15 2022 00:24:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14696602	۸	MEBN	Jun 15 2022 00:20:06	Cawley & Bergmann, LLC, 550 Broad Street, Auite 1001, Newark, NJ 07102-4542
14696606		EDI: CITICORP.COM	Jun 15 2022 04:28:00	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696609		EDI: CITICORP.COM	Jun 15 2022 04:28:00	CitiCards, PO Box 70166, Philadelphia, PA 19176-0166
14696610		EDI: WFNNB.COM	Jun 15 2022 04:28:00	Comenity Bank, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
14696611	۸	MEBN	Jun 15 2022 00:20:14	Credit Control, LLC, 3300 Rider Trail S., Suiote 500, Earth City, MO 63045-1338
14696612		EDI: DISCOVER.COM	Jun 15 2022 04:28:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
14696603		EDI: JPMORGANCHASE	Jun 15 2022 04:28:00	Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14696614		EDI: JPMORGANCHASE	Jun 15 2022 04:28:00	JPMCB, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696616		EDI: JPMORGANCHASE	Jun 15 2022 04:28:00	JPMCB Card, 301 N. Walnut St., Floor 09,
14696618	+	Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 15 2022 00:24:00	Wilmington, DE 19801-3935 Lakeview Loan Servicing, LLC, c/o Loancare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
14696620		Email/Text: bankruptcydpt@mcmcg.com	Jun 15 2022 00:24:00	Midland Credit Management, Inc., P. O. Box 301030, Los Angeles, CA 90030-1030
14696621	+	Email/Text: NCI_bankonotify@ncirm.com	Jun 15 2022 00:23:00	Nationwide Credit, Inc., 1225 W. washington St., Suite 300, Tempe, AZ 85281-1239
14696623		EDI: RMSC.COM	Jun 15 2022 04:28:00	Paypal Credit SVCS/SYNCB, P. O. Box 960080, Orlando, FL 32896-0080
14696628		EDI: RMSC.COM	Jun 15 2022 04:28:00	QCARD, P. O. BOX 530905, Atlanta, GA
14696629	+	Email/Text: bknotice@raslavrar.com	Jun 15 2022 00:24:00	RAS LaVrar, LLC, 1133 S. University Drive, 2nd
14696631		EDI: RMSC.COM	Jun 15 2022 04:28:00	Floor, Plantation, FL 33324-3303 Synchrony Bank QVC, PO Box 530905, Atlanta,
14696632	+	EDI: RMSC.COM	Jun 15 2022 04:28:00	GA 30353-0905 Synchrony Bank HSN, 4125 Windward Plaza,
14696633		EDI: RMSC.COM	Jun 15 2022 04:28:00	Alpharetta, GA 30005-8738 Synchrony Bank/Amazon, P. O. Box 960013,
14696634		EDI: USBANKARS.COM	Jun 15 2022 04:28:00	Orlando, FL 32896-0013 U.S. Bank, PO Box 108, Saint Louis, MO 63166
14696635	+	EDI: WFFC.COM	Jun 15 2022 04:28:00	US Bank, 3476 Stateview Blvd., Fort Mill, SC
14696637	+	Email/Text: bkfilings@zwickerpc.com	Jun 15 2022 00:24:00	29715-7203 Zwicker & Associates, P.C., 80 Minuteman Rd, Andover, MA 01810-1008

TOTAL: 31

BYPASSED RECIPIENTS

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID aty	Bypass Reason *+	Name and Address KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14696601	*	Capital One Bank (USA), P. O. Box 71083, Charlotte, NC 28272-1083
14696607	*	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696608	*	Citi Cards, P. O. Box 70166, Philadelphia, PA 19176-0166
14696604	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14696615	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696617	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, 301 N. Walnut St., Floor 09, Wilmington, DE 19801-3935
14696627	*+	POLICE AND FIRE FCU, 901 ARCH STREET, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2022 Signature: /s/Gustava Winters

Email Address

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

JON M. ADELSTEIN	on behalf of Debtor Joseph F. Faino jadelstein@adelsteinkaliner.com jsbamford@adelsteinkaliner.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com_philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Name

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Information to identify the case:					
Debtor 1:	Joseph F. Faino	Social Security number or ITIN: xxx-xx-5924	xxx-xx-5924		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bank	kruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13	6/8/22		
Case number:	Case number: 22-11489-elf				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Joseph F. Faino	
2.	All other names used in the last 8 years	aka Joseph F. Faino Jr.	
3.	Address	302 Tanner Ave. Hatboro, PA 19040	
		JON M. ADELSTEIN	Contact phone (215) 230-4250
4.	Debtor's attorney Name and address	3993 Huntingdon Pike Suite 210 Huntingdon Valley, PA 19006	Email: jadelstein@adelsteinkaliner.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215–627–1377
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	900 Market Street	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M; Reading Office 8:00 A.M. to 4:30 P.M.
	You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Suite 400 Philadelphia, PA 19107	Contact phone (215)408–2800
			Date: 6/14/22

For more information, see page 2

Debtor Joseph F. Faino Case number 22–11489–elf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 3, 2022 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/2/22		
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 8/17/22		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 12/5/22		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. For claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer example, a secured creditor who files a proof of claim may surrender important nonmonetary right to a jury trial.			
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$650.00 The hearing on confirmation will be held on: 8/30/22 at 10:00 AM, Location: Courtroom #1, 900 Market Street,			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If		

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I